
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 15

Week Ending April 12, 2003

Testimony And Statements

Check Truncation -- statement by Vice Chairman Ferguson on the Check Clearing for the 21st Century Act before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, April 8, 2003

Bank Holding Companies

The Charles Schwab Corporation, San Francisco, California -- to acquire Charles Schwab Bank, National Association, Reno, Nevada, a de novo bank.

- Approved, April 7, 2003

Board Operations

Officer Promotions and Appointments -- promotions of Marianne Emerson to Director, and Maureen Hannan to Deputy Director in the Division of Information Technology, and appointment of H. Fay Peters as Deputy Director in the Management Division.

- Approved, April 9, 2003

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with The Bank of Yellville, Yellville, and thereby establish branches.

- Approved, April 8, 2003

Kansas City

Bank of Colorado, Fort Collins, Colorado -- to establish a branch at 111 South Rollie Avenue, Fort Lupton.

- Approved, April 7, 2003

Richmond

The Bank of Marion, Marion, Virginia -- to establish a branch at 744 Beaver Dam Avenue, Damascus.

- Approved, April 9, 2003

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at the intersections of Wildcat Reserve Parkway and South Daniels Park Road, Denver, Colorado; East 6th Avenue and Chambers Road; West Peoria Avenue and Interstate 17, Phoenix, Arizona; Southwest Highway 200 and Tarton, Ocala, Florida; and Dalrock Road and Highway 66, Dallas, Texas.

- Approved, April 7, 2003

Secretary

Farmers State Bank, Victor, Montana -- to establish a branch at 11000 Highway 93 South, Lolo.

- Approved, April 10, 2003

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 4000 Green Mount Crossing Drive, Shiloh, Illinois.

- Approved, April 9, 2003

Bank Branches, Domestic

Philadelphia

Patriot Bank, Pottstown, Pennsylvania -- to establish a branch at 155 Shillington Road, Sinking Spring.

- Approved, April 9, 2003

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2095 Highway 211, Northwest, Braselton; 2235 Glenwood Avenue, Atlanta; 3317 Buford Highway, Atlanta; 2148 South Cobb Drive, Smyrna; 3550 Centerville Highway, Lithonia; the intersection of Mars Hills and Stilesboro Roads, Acworth; the intersection of Georgia Highway 74 and Holly Grove Road, Peachtree City; and at 124 Shawan Road, Hunt Valley, Maryland.

- Approved, April 10, 2003

Bank Holding Companies

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire Mountain Bancshares, Inc., Yellville, and The Bank of Yellville.

- Approved, April 9, 2003

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of Royal Palm Bank of Florida, Naples, Florida.

- Withdrawn, April 9, 2003

St. Louis

FCB Financial Services, Inc., Marion, Arkansas -- to become a bank holding company through the acquisition of First Community Bank of Eastern Arkansas.

- Withdrawn, April 10, 2003

Cleveland

McCreary National Bancorp, Inc., Corbin, Kentucky -- to acquire McCreary National Bank, Whitley City.

- Approved, April 8, 2003

Bank Holding Companies

Richmond

MountainBank Financial Corporation, Hendersonville, North Carolina -- to merge with CNB Holdings, Inc., Pulaski, Virginia, and thereby acquire Community National Bank.
- Approved, April 9, 2003

Atlanta

PBFC Holding Company, Bude, Mississippi -- to become a bank holding company through the acquisition of Peoples Bank of Franklin County.
- Withdrawn, April 11, 2003

St. Louis

Premier Bancshares, Inc., Jefferson City, Missouri -- to acquire shares of Mid-America Bancorp, Inc., Jewell, Kansas, and thereby acquire Heartland Bank.
- Approved, April 8, 2003

Atlanta

Sterling BancGroup, Inc., Lantana, Florida -- to become a bank holding company through the acquisition of Sterling Bank.
- Withdrawn, April 10, 2003

Atlanta

Total Bancshares Corporation, Miami, Florida -- to become a bank holding company through the acquisition of TotalBank.
- Withdrawn, April 11, 2003

Chicago

Town Bankshares, Ltd., Delafield, Wisconsin -- to engage de novo in credit extension.
- Returned, April 10, 2003

Banks, Foreign

Director, BS&R

Union Bank of Israel Ltd., Tel Aviv, Israel -- to establish a representative office in New York, New York.
- Approved, April 10, 2003

Change In Bank Control

St. Louis

Farmers Bancshares, Inc., Hardinsburg, Kentucky -- change in bank control.
- Permitted, April 10, 2003

St. Louis

Midwest Bancorporation, Inc. and Affiliates ESOP Trust, Poplar Bluff, Missouri. --
change in bank control.
- Permitted, April 8, 2003

Competitive Factors Reports

Atlanta

Algiers Bancorp, Inc., New Orleans, Louisiana -- report on competitive factors of the
proposed merger with SNB, Inc., Eureka, California.
- Submitted, April 9, 2003

Atlanta

Busey Bank Florida, Fort Myers, Florida -- report on competitive factors of the
proposed purchase of assets and assumption of liabilities of Crown Bank, FSB,
Casselberry.
- Submitted, April 9, 2003

New York

Habib American Bank, New York, New York -- report on competitive factors of the
proposed acquisition of Habib Bank of New Jersey, Edison, New Jersey.
- Submitted, April 8, 2003

Kansas City

Heritage Bank, Wood River, Nebraska -- report on competitive factors of the proposed
merger with City National Bank and Trust Company, Hastings.
- Submitted, April 11, 2003

Atlanta

Old Florida Bank, Fort Myers, Florida -- report on competitive factors of the proposed
merger with Marine National Bank of Naples, Collier.
- Submitted, April 9, 2003

Competitive Factors Reports

Chicago

Peoples State Bank, Hamtramck, Michigan -- report on competitive factors of the proposed merger with PSB Interim Bank.

- Submitted, April 9, 2003

Kansas City

Southwest State Bank, Sentinel, Oklahoma -- report on competitive factors of the proposed merger with Southwest State Corporation.

- Submitted, April 11, 2003

St. Louis

Union Planters Bank, National Association, Memphis, Tennessee -- report on competitive factors of the proposed merger with Union Planters Bank of Northwest Tennessee, FSB, Paris.

- Submitted, April 8, 2003

Extensions Of Time

Richmond

Bank of Clarke County, Berryville, Virginia -- extension to August 22, 2003, to establish a branch at 400 McNeil Drive.

- Granted, April 11, 2003

Richmond

First Vantage Bank/Tri-Cities, Bristol, Virginia -- extension to June 13, 2003, to establish a branch at 915 West Oakland Avenue, Johnson City, Tennessee.

- Granted, April 10, 2003

Dallas

IBT Bancorp, Inc., Dallas, Texas, and IBT Delaware Bancorp, Inc., Dover, Delaware -- extensions to July 16, 2003, to become bank holding companies through the acquisition of Independent Bank of Texas, Irving, a de novo bank, and for Independent Bank of Texas to become a member of the Federal Reserve System.

- Granted, April 10, 2003

Membership

St. Louis

Bank of Plato, Plato, Missouri -- to become a member of the Federal Reserve System.
- Approved, April 9, 2003

San Francisco

Ireland Bank, Malad City, Idaho -- withdrawal from membership in the Federal Reserve System.
- Granted, April 9, 2003

Chicago

Kane County Bank, Elburn, Illinois -- to become a member of the Federal Reserve System.
- Withdrawn, April 7, 2003

Chicago

Yorkville National Bank, Yorkville, Illinois -- to become a member of the Federal Reserve System.
- Withdrawn, April 7, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c	Manufacturers and Traders Trust Company, Buffalo, New York, to merge Allfirst Financial Center National Association, Milsboro, Delaware, with and into M&T Bank, Buffalo, New York.	Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1	Sleepy Hollow Bancorp, Inc., to become a one-bank holding company with respect to Sleepy Hollow Bank, both of Sleepy Hollow, New York.	Newspaper – N/Avail Fed. Reg. – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

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Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1401387	Old Line Bank 2995 Crain Highway Waldorf, Maryland 20601	01/27/2003	04/06/2003	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2170 Gause Boulevard E, Slidell, Louisiana, to be known as the Slidell Branch.*	Newspaper-04/24/2003
Branch	Bay Bank, Theodore, Alabama, to establish a branch located at 5808 Highway 90 West, Suite F, Theodore, Alabama, to be known as the Operations Center Branch.*	Newspaper-04/21/2003
Branch	The Peachtree Bank, Duluth, Georgia, to establish a branch located at 185 Gwinnett Drive, Lawrenceville, Georgia.*	Newspaper-04/23/2003
FBSEA	Banco Sabadell, Miami, Florida, to convert its existing state chartered international bank agency into a state chartered international bank branch.	Newspaper-04/25/2003

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Central Georgia Banking Company, Cochran, Georgia, to become a bank holding company by acquiring State Bank of Cochran, Cochran, Georgia.*	Newspaper-N/Avail Fed Reg-N/Avail
CIC	Prior change in control notification filed by Jeannie Kicklighter Beck, to acquire 1.5 percent of the outstanding shares of First Citizens Bankshares, Inc., Glennville, Georgia. Total pro forma ownership will be 26.1 percent.	Newspaper-04/08/2003 Fed Reg-03/31/2003
3(a)(5)	Main Street Banks, Inc., Kennesaw, Georgia, to merge with First Colony Bancshares, Inc., and thereby acquire its subsidiary, First Colony Bank, both of Alpharetta, Georgia.*	Newspaper-03/22/2003 Fed Reg-03/14/2003

* Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
COM	Newnan Coweta Bancshares, Inc., Newnan, Georgia, commitment waiver request.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 41100 Fox Run Road, Novi, Michigan.*	Newspaper – 04/23/2003
18(c) & Branches	Comerica Bank, Detroit, Michigan, to merge with Comerica Bank-Texas, Dallas, Texas and Comerica Bank-California, San Jose, California, and thereby to establish 158 branches.*	Newspaper – N/Avail
Branch	Delafield State Bank, Delafield, Wisconsin, to establish a branch facility to be located at 222 North Midvale Blvd., Suite 8, Madison, Wisconsin.*	Newspaper – 04/04/2003

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Commerce Bancorp Rabbi Trust, Berkeley, Illinois, to increase ownership from 9.97 percent to 10.21 percent of Commerce Bancorp, Inc., Berkeley, Illinois, and thereby indirectly acquire control of National Bank of Commerce, Berkeley, Illinois.	Fed Reg – 04/28/2003 Newspaper – N/Avail
3(a)(3)	National Bancshares, Inc., Bettendorf, Iowa, to acquire at least 400,000 shares, or 33.56 percent of Benchmark Bancorp, Inc., Aurora, Illinois, and thereby indirectly Benchmark Bank, Aurora, Illinois.*	Fed Reg – 04/18/2003 Newspaper – N/Avail
3(a)(1)	PNB Bancshares, Inc., Pekin, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Pekin National Bank, Pekin, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Myron Lee (Sam) Scott to acquire an additional 867 shares, or 11.55 percent and thereby increase control to 21.14 percent of Scott Bancshares, Inc., Bethany, Illinois, and thereby indirectly control Scott State Bank, Bethany, Illinois; Maroa Forsythe Community Bank, Maroa, Illinois; and State Bank of Niantic, Niantic, Illinois.	Fed Reg – 05/01/2003 Newspaper – N/Avail
CIC	Notice by Francis E. Powers, to acquire 49.78 percent of the voting shares of Union Bancorporation, Defiance, Iowa, and thereby indirectly acquire Defiance State Bank, Defiance, Iowa.	Fed Reg – 04/17/2003 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Commitment	American Heartland Bancshares, Inc., Sugar Grove, Illinois, request relief from the commitment not to incur any debt without the prior written approval of the Federal Reserve Bank.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
130943	Pullman Bank & Trust Co. 1000 E. 111 th Street Chicago, Illinois 60628 (773) 602-8200	10/21/2002	04/07/2003	O	X	
297734	Peoples State Bank of Mansfield 1 Jefferson Mansfield, Illinois 61854 (217) 489-2271	11/18/2002	04/11/2003	S		X
177742	Citizens Bank & Trust 100 Eddy Stone Drive Hudson, Iowa 50643 (309) 452-1186	08/26/2002	04/08/2003	S		X
37743	Calumet County Bank 103 N. Main Street Brillion, Wisconsin 54110 (920) 756-2181	11/18/2002	04/08/2003	S		X

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Tommy W. Ross, Milan, Tennessee, to increase control of Hometown Bancorp, Inc., Milan, Tennessee. (Previously submitted during the week ending April 5, 2003)	Newspaper – 04/14/2003 Fed Reg – 04/21/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

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None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Big Sky Western Bank, Big Sky, Montana, to establish a branch facility at 106 East Babcock, Bozeman Montana.*	Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Change in control notice by the Robert E. Meyerson Revocable Trust and the Suzanne L. Meyerson Revocable Trust, to gain control of Cattail Bancshares, Inc., Atwater, Minnesota, and thereby indirectly gain control of State Bank of Kimball, Kimball, Minnesota, and Atwater State Bank, Atwater, Minnesota.	Fed Reg - 04/15/2003 Newspaper - N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
550756	First American Bank & Trust, Madison, South Dakota	11/13/02	04/11/03	O		X

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Citizens Bancshares Employee Stock Ownership Plan, Edmond, Oklahoma, to acquire up to 40 percent of the voting shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond, both in Edmond, Oklahoma.	Newspaper - N/Avail Fed Reg - 05/12/2003
3(a)(3)	The Farmers State Bank Employee Stock Ownership Plan, Fort Morgan, Colorado, to acquire up to 38 percent of the voting shares of F.S.B. Bancorporation of Fort Morgan, parent of Farmers State Bank, both in Fort Morgan, Colorado.	Newspaper - 04/20/2003 Fed Reg - N/Avail
CIC	Notice by Jeffrey L. Gerhart, Newman Grove, Nebraska, to acquire control of First Newman Grove Bankshares Corporation, Newman Grove, Nebraska, parent of The First National Bank of Newman Grove, Newman Grove, Nebraska.	Newspaper - N/Avail Fed Reg - N/Avail
CIC	Notice by M. Brian Yarrington, Thermopolis, Wyoming, to acquire control of State Holding Company, parent of First State Bank of Thermopolis, both in Thermopolis, Wyoming.	Newspaper - N/Avail Fed Reg - 04/22/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for 2nd Quarter of 2003

<i>Institution</i>	<i>Location</i>
The Bank of Broadmoor	Colorado Springs, Colorado
The Bank of Durango	Durango, Colorado
Community Bank of the Rockies	LaJara, Colorado
The First State Bank	Ness City, Kansas
St. Marys State Bank	St. Marys, Kansas
Southwest Bank	Ulysses, Kansas
Kearney Commercial Bank	Kearney, Missouri
Community Bank and Trust	Neosho, Missouri

Section VI – CRA examinations scheduled for 2nd Quarter of 2003

<i>Institution</i>	<i>Location</i>
Adams Bank & Trust	Ogallala, Nebraska
Pinnacle Bank	Papillion, Nebraska
The Bank of Belen	Belen, New Mexico
Citizens Security Bank & Trust Co.	Bixby, Oklahoma
Bank of Commerce	Chelsea, Oklahoma
Chickasha Bank & Trust Co.	Chickasha, Oklahoma
First Bank of Haskell	Haskell, Oklahoma
Morris State Bank	Morris, Oklahoma
First State Bank	Picher, Oklahoma
First American Bank & Trust Co.	Purcell, Oklahoma
Weleetka State Bank	Weleetka, Oklahoma
Bank of Commerce	Wetumka, Oklahoma
Bank of Wyandotte	Wyandotte, Oklahoma
Canadian State Bank	Yukon, Oklahoma
Cowboy State Bank	Ranchester, Wyoming
First State Bank of Wheatland	Wheatland, Wyoming

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Jere J. Ruff Family Limited Partnership II, Longview, TX, to acquire The First State Bank, Hallsville, TX*	Fed Reg – 05/09/2003 Newspaper – 05/22/2003
3(a)(3)	Ruff Management, L.L.C., Longview, TX, and Ruff Partners, Ltd., Longview, TX, to acquire The First State Bank, Hallsville, TX*	Fed Reg – 05/09/2003 Newspaper – 05/22/2003
3(a)(5)	First National Monahans Bancshares, Inc., Monahans, TX, to acquire First Haskell Bancorp, Inc., Lubbock, TX, and First National Bank, Lubbock, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Premier Bancshares, Inc., Dallas, TX, Premier Delaware Bancshares, Inc., Dover, DE, and Synergy Financial Group, Waco, TX, to acquire Synergy Bank, S.S.B., Waco, TX*	Fed Reg – 05/01/2003 Newspaper – 04/26/2003
3(a)(1)	Premier Delaware Bancshares, Inc., Dover, DE, and Synergy Financial Group, Waco, TX, to acquire Synergy Bank, S.S.B., Waco, TX*	Fed Reg – 05/01/2003 Newspaper – 04/26/2003
3(a)(1)	Synergy Financial Group, Waco, TX, to acquire Synergy Bank, S.S.B., Waco, TX*	Fed Reg – 05/01/2003 Newspaper – 04/26/2003
CIC	Mr. Jerry L. Clark, De Leon, TX, only notificant to acquire an interest in F & M Bancshares, Inc., De Leon, TX (Previously reported the week ending April 5, 2003)	Fed Reg – 04/24/2003 Newspaper – 04/29/2003
3(a)(1)	RAM Security Holdings, Ltd., Waco, TX, and RAM Security Holdings GP, Inc., Waco, TX, to acquire Security Bancshares, Inc., Waco, TX* (Previously reported the week ending April 5, 2003)	Fed Reg – 05/02/2003 Newspaper – 05/02/2003

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	RAM Security Holdings GP, Inc., Waco, TX, to acquire RAM Security Holdings, Ltd., Waco, TX, and Security Bancshares, Inc., Waco, TX* (Previously reported the week ending April 5, 2003)	Fed Reg – 05/02/2003 Newspaper – 05/02/2003
3(a)(3)	Southwest Bancorporation of Texas, Inc., Houston, TX, to acquire Maxim Financial Holdings, Inc., Dickinson, TX, Maxim Financial Holdings of Delaware, Inc., Wilmington, DE, and Maxim Bank, Dickinson, TX* (Previously reported the week ending April 5, 2003)	Fed Reg – 05/05/2003 Newspaper – 05/01/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 12, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	
